Case 06-12095 Doc 1 Filed 09/25/06 Entered 09/25/06 22:28:05 Desc Main Official Form 1) (10/05) Document Page 1 of 36

FORM B1 United States Bankruptcy Court Northern District of Illinois					Voluntary Petition		
Name of Debtor (if individual, enter Las			Т	Debtor (Spouse	) (Last, First,	, Middle):	
Williams, Alfred Sr.  All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):				es used by the J maiden, and trade		n the last 8 years	
Last four digits of Soc. Sec. No./Completone, state all): 0747	ete EIN or other Tax I.I	D. No. (if more than	Last four digits one, state all):	of Soc. Sec. No	o./Complete	EIN or other Tax I.E	O. No. (if more than
Street Address of Debtor (No. & Street, Apartment 3B 1825 Canal Street	City, State & Zip Code	e):	Street Address	of Joint Debtor	(No. & Stree	et, City, State & Zip	Code):
Blue Island, IL		ZIPCODE <b>60406-2723</b>					ZIPCODE
County of Residence or of the Principal <b>Cook</b>	Place of Business:		County of Resi	dence or of the	Principal Pla	ce of Business:	
Mailing Address of Debtor (if different	from street address)		Mailing Addre	ss of Joint Debt	or (if differer	nt from street addres	s):
		ZIPCODE	-				ZIPCODE
Location of Principal Assets of Business	Debtor (if different fro	om street address ab	ove):				
							ZIPCODE
Type of Debtor (Form of Organization) (Check one box.)	Nature of (Check all appli					Code Under Which (Check one box)	1
✓ Individual (includes Joint Debtors)  ☐ Corporation (includes LLC and LLP)  ☐ Partnership  ☐ Other (If debtor is not one of the above entities, check this box and	✓ Individual (includes Joint Debtors)  ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the) ☐ Railroad ☐ Health Care Business ☐ Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) ☐ Railroad		☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 13 ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding				
provide the information requested below.)	Stockbroker Commodity Broke	er	Nature of Debts (Check one box)				
State type of entity:	Nonprofit Organiz under 15 U.S.C. §		Consumer/I	Non-Business	Busine	SS	
Filing Fee (C  ☐ Full Filing Fee attached  ☑ Filing Fee to be paid in installments (attach signed application for the court			1=	: mall business d		Debtors: ned in 11 U.S.C. § 1 defined in 11 U.S.C.	, ,
is unable to pay fee except in installm 3A.  Filing Fee waiver requested (Applical attach signed application for the court	ole to chapter 7 individu	uals only). Must		gregate nonconti		ated debts owed to n	on-insiders or
Statistical/Administrative Information	1				THIS	S SPACE IS FOR COURT	USE ONLY
Debtor estimates that funds will be a Debtor estimates that, after any exem no funds available for distribution to	pt property is excluded			ere will be			
Estimated Number of Creditors  1- 50- 100- 200-	1,000- 5,001-	10,001- 25,00	01- 50,001-	Over			
49 99 199 999	5,000 10,000	25,000 50,00	00 100,000	100,000			
Estimated Assets  \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000	\$1 million \$10 r	0,001 to \$10,000,001 nillion \$50 million		More than \$100 million			
Estimated Debts  \$0 to \$50,001 to \$100,001 to \$50,000 \$100,000 \$500,000		0,001 to \$10,000,001 million \$50 million		More than \$100 million			

Case 06-12095 Doc 1 Filed 09/25/06 Entered 09/25/06 22:28:05 Desc Main (Official Form 1) (10/05)FORM B1, Page 3 Page 3 of 36 Document | Name of Debtor(s): Voluntary Petition (This page must be completed and filed in every case) Williams, Alfred Sr. Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this I declare under penalty of perjury that the information provided in this petition is true and correct. petition is true and correct, that I am the foreign representative of a debtor [If petitioner is an individual whose debts are primarily consumer debts in a foreign main proceeding, and that I am authorized to file this petition. and has chosen to file under Chapter 7] I am aware that I may proceed A certified copy of the order granting recognition is attached. under chapter 7, 11, 12 or 13 of title 11, United State Code, understand (Check one box only) the relief available under each such chapter, and choose to proceed under ☐ I request relief in accordance with chapter 15 of title 11, United chapter 7. States Code. Certified copies of the documents required by § 1515 of [If no attorney represents me and no bankruptcy petition preparer signs title 11 are attached. the petition] I have obtained and read the notice required by § 342(b) of Pursuant to § 1511 of title 11, United States Code, I request relief in the Bankruptcy Code. accordance with the chapter of title 11 specified in this petition. A I request relief in accordance with the chapter of title 11, United States certified copy of the order granting recognition of the foreign main Code, specified in this petition. proceeding is attached. X /s/ Alfred Williams, Sr. Χ Signature of Debtor Alfred Williams, Sr. Signature of Foreign Representative Х X Signature of Joint Debtor Printed Name of Foreign Representative Telephone Number (If not represented by attorney) Date September 25, 2006 Signature of Attorney Signature of Non-Attorney Petition Preparer I declare under penalty of perjury that: 1) I am a bankruptcy petition X /s/ Timothy K. Liou preparer as defined in 11 U.S.C. § 110; 2) I prepared this document for Signature of Attorney for Debtor(s) compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), Timothy K. Liou 06229724 110(h) and 342(b); 3) if rules or guidelines have been promulgated Printed Name of Attorney for Debtor(s) pursuant to 11 U.S.C. § 110 setting a maximum fee for services Law Office Of Timothy K. Liou chargeable by bankruptcy petition preparers, I have given the debtor Firm Name notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that Suite 361, 575 West Madison Street section. Official Form 19B is attached. Address Chicago, IL 60661-2614 Printed Name and title, if any, of Bankruptcy Petition Preparer (312) 474-7000 Social Security Number (If the bankruptcy petition preparer is not an individual, state the Telephone Number Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) **September 25, 2006** Date Address Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature o	f Authorized	Individual		
Printed Na	me of Author	rized Individua	ıl	
Title of Au	thorized Indi	vidual		

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Case 06-12095 Doc 1 Filed 09/25/06 Entered 09/25/06 22:28:05 Desc Main Document Page 4 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

**VOLUNTARY PETITION Continuation Sheet - Page 1 of 1** 

Prior Bankruptcy Case Filed Within Last 8 Years:

Location Where Filed: N. D. IL., Eastern Div.

Case Number: 98 B 33073 (Ch 13)

Date Filed: 10/19/98 (Katz)

Location Where Filed: N. D. IL., Eastern Div. Case Number: 99 B 36762 (Ch 13 To 7)

Date Filed: 11/29/99 (Katz)

# Case 06-12095 Doc 1

Filed 09/25/06 Entered 09/25/06 22:28:05 Desc Main

Document Page 5 of 36 United States Bankruptcy Court Northern District of Illinois

I	IN RE:	Case No
W	Williams, Alfred Sr.	Chapter 13
	Debtor(s)	-
	DISCLOSURE OF COMPENSATION OF ATTORN	EY FOR DEBTOR
1.	1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered of or in connection with the bankruptcy case is as follows:	e-named debtor(s) and that compensation paid to me within or to be rendered on behalf of the debtor(s) in contemplation
	For legal services, I have agreed to accept	\$\$
	Prior to the filing of this statement I have received	\$
	Balance Due	\$\$
2.	2. The source of the compensation paid to me was: ✓ Debtor ☐ Other (specify):	
3.	3. The source of compensation to be paid to me is: Debtor Dother (specify):	
4.	4. I have not agreed to share the above-disclosed compensation with any other person unless they are more	embers and associates of my law firm.
	I have agreed to share the above-disclosed compensation with a person or persons who are not member together with a list of the names of the people sharing in the compensation, is attached.	pers or associates of my law firm. A copy of the agreement
5.	5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy	case, including:
	<ul> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether</li> <li>b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned</li> <li>d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;</li> <li>e. [Other provisions as needed]</li> <li>Services as provided in Attached Attorney Fee Agreement</li> </ul>	,
6.	6. By agreement with the debtor(s), the above disclosed fee does not include the following services: Representation pursuant to Sec. 523 shall be billed at \$200/ hr.	
	CERTIFICATION  I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for reproceeding.	epresentation of the debtor(s) in this bankruptcy
	September 25, 2006 /s/ Timothy K. Liou  Date Signa	ature of Attorney

Law Office Of Timothy K. Liou

Name of Law Firm

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

## 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

# <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in instalments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them,

using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

## Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

## Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this notice required by  $\S 342(b)$  of the Bankruptcy Code.

Printed Name and title, if any, of Bankruptcy Petition Preparer	Social Security number (If the bankruptcy
Address:	petition preparer is not an individual, state
	the Social Security number of the officer,
	principal, responsible person, or partner of
	the bankruptcy petition preparer.)
X	(Required by 11 U.S.C. § 110.)
Signature of Bankruptcy Petition Preparer of officer, principal, responsible person, or partner whose Social Security number is provided above.	_
Certificate of the Debtor	

I (We), the debtor(s), affirm that I (we) have received and read this notice.

Williams, Alfred Sr.	X /s/ Alfred Williams, Sr.	9/25/2006
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 06-12095 Doc 1 Filed 09/25/06 Entered 09/25/06 22:28:05 Desc Main

Page 8 of 36

Williams, Alfred Sr. Apartment 3B 1825 Canal Street Blue Island, IL 60406-2723 Document III Coll Svc 4647 W 103rd St Oak Lawn, IL 60453

United States Attorney 219 South Dearborn Street Chicago, IL 60604

Law Office Of Timothy K. Liou Suite 361, 575 West Madison Street Chicago, IL 60661-2614 Islander, LLC C/O Louis A. Weinstock, Esq. Suite 840, 300 West Adams Street Chicago, IL 60606

American Collections 919 Estes Ct Schaumburg, IL 60193 Ladonna Williams C/O Jeffrey D. Schultz, Esq. Suite 6E, 900 West Jackson Boulevard Chicago, IL 60607

Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060 Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606

D. Patrick Mullarkey Tax Division (DOJ) Box 55 Ben Franklin Station Washington, DC 20044 Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123

Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305 Nco- Medclr Pob 41448 Philadelphia, PA 19101

District Counsel Internal Rev Svc, Ste 2300 200 West Adams Street Chicago, IL 60606-5208 Park Dansan Collections 113 W 3rd Ave Gastonia, NC 28052

District Director Internal Revenue Service Box 745 Chicago, IL 60690-0745 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438

Encore Receivable Mana 400 N Rogers Rd Olathe, KS 66062 Tina Williams Apartment 3B, 1825 Canal Street Blue Island, IL 60406-2723

Hawthorne Credit Union 1519 North Naper Boulevard Naperville, IL 60563 Triad Financial Corp 7711 Center Ave Ste 250 Huntington Beach, CA 92647

Filed 09/25/06 Case 06-12095 Doc 1 Official Form 6 - Summary (10/06) Document

Entered 09/25/06 22:28:05 Desc Main Page 9 of 36

# **Northern District of Illinois**

IN RE:		Case No.
Williams, Alfred Sr.		Chapter 13
·	Debtor(s)	•

# **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$ 0.00		
B - Personal Property	Yes	2	\$ 8,050.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$ 6,529.00	
E - Creditors Holding Unsecured Priority Claims	Yes	2		\$ 809.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$ 23,432.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$ 2,416.84
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$ 2,001.00
	TOTAL	21	\$ 8,050.00	\$ 30,770.00	

# Filed 09/25/06 Entered 09/25/06 22:28:05 Desc Main Case 06-12095 Doc 1 Document Page 10 of 36 United States Bankruptcy Court

# **Northern District of Illinois**

IN RE:		Case No
Williams, Alfred Sr.		Chapter 13
	Debtor(s)	•

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES (28 U.S.C. § 159) [Individual Debtors Only]

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	809.00
Claims for Death or Personal Injury While Debtor was Intoxicated (from Schedule E)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	809.00

Case 06-12095	Doc 1	Filed 09/25/06	Entered 09/25/06 22:28:05	Desc Main
		Document	Page 11 of 36	

IN RE Williams, Alfred Sr.

Debtor(s)

## SCHEDULE A - REAL PROPERTY

Case No.

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint or "C" for Community in the column labeled "HWJC." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
None				
	ТОТА		0.00	

(Report also on Summary of Schedules)

Case	06-12095	Doc 1	Fil

Filed 09/25/06 Document

Entered 09/25/06 22:28:05 Page 12 of 36

Desc Main

IN RE Williams, Alfred Sr.

Case No.

Debtor(s)

#### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H" for Husband, "W" for Wife, "J" for Joint, or "C" for Community in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

				1	CUDDENT VALUE OF
	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.	X			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, include audio, video, and computer equipment.		Miscellaneous household goods and furnishings		500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.		Necessary wearing apparel and shoes		200.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	Х			
9.	Interest in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issue.	Х			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(3). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		Qualified 401 (K) retirement plan held by employer		600.00
13.	Stock and interests in incorporated and unincorporated businesses.  Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
16.	Accounts receivable.	X			

Page 13 of 36

Entered 09/25/06 22:28:05 Desc Main

IN RE Williams, Alfred Sr.

\_ Case No. \_\_

Debtor(s)

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H W J C	CURRENT VALUE OF DEBTORS INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17.	Alimony, maintenance, support, and property settlements in which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interest, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) in customer lists or similar compilations provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Chevrolet Blazer w/65K miles, power windows, power door locks, cruise control, and compact disc player		6,750.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
1	Farming equipment and implements.	X			
	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			
			тот	AT	8,050.00

Case 06-12095	Doc 1	Filed 09/	/25/06	Ente	ered	09/25/06	22:28:0
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Document Page 14 of 36

IN RE Williams, Alfred Sr.

Case No.

Desc Main

Debtor(s)

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

Check if debtor claims a homestead exemption that exceeds \$125,000.

11 U.S.C. § 522(b)(2) 11 U.S.C. § 522(b)(3)

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
SCHEDULE B - PERSONAL PROPERTY			
Miscellaneous household goods and furnishings	735 ILCS 5/12-1001(b)	500.00	500.00
Necessary wearing apparel and shoes	735 ILCS 5/12-1001(a)	200.00	200.00
Qualified 401 (K) retirement plan held by employer	735 ILCS 5/12-1006	600.00	600.00
1998 Chevrolet Blazer w/65K miles, power windows, power door locks, cruise control, and compact disc player	735 ILCS 5/12-1001(c)	2,400.00	6,750.00

Case 06-12095 Doc 1

Filed 09/25/06 Document Entered 09/25/06 22:28:05 Page 15 of 36

Case No.

Desc Main

IN RE Williams, Alfred Sr.

Debtor(s)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child." and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER. (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL  UNSECURED PORTION, IF ANY
Account No. 40000159443190001		Н	Title to 1998 Chevrolet Blazer; contractual				
Triad Financial Corp 7711 Center Ave Ste 250 Huntington Beach, CA 92647			monthly payment was \$263.00				6,529.00
			Value \$ 6,750.00				
Account No.			Value \$				
			Value \$				
Account No.			Value \$				
0 continuation sheets attached	1	1	(Total o		Subte is pa		6,529.00
			(Use only on last page of the completed Schedule l	) <b>T</b>	тот	AL	6,529.00

(Report total also on Summary of Schedules)

Case 06-12095 Doc 1

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Filed 09/25/06 Entered 09/25/06 22:28:05 Page 16 of 36

Case No.

Desc Main

IN RE Williams, Alfred Sr.

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Debtor(s)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X"

in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. If applicable, also report this total on the Means Test form. Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E. **TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets) **Domestic Support Obligations** Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1). Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3). Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4). Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5). Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6). **Deposits by individuals** Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7). **▼** Taxes and Other Certain Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8). Commitments to Maintain the Capital of an Insured Depository Institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9). Claims for Death or Personal Injury While Debtor Was Intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 06-12095 Doc 1 Filed 09/25/06 Entered 09/25/06 22:28:05 Desc Main Page 17 of 36

\_ Case No. \_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS (Continuation Sheet)

# **Taxes and Other Certain Debts Owed to Governmental Units**

(Type of Priority)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G	U N L I Q U I D A	D I S P U T E	TOTAL AMOUNT OF CLAIM  AMOUNT ENTITLED
	R			N T	T E D	D	TO PRIORITY
Account No. XXX-XX0747			federal income taxes				
District Director Internal Revenue Service Box 745							809.00
Chicago, IL 60690-0745							809.00
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Sharan 1 as 1 1 4 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	-1-	11	and Conditions (Time)		Subte	otal	900.00
Sheet no of 1 sheets attached to S Holding Priority Claims	cne	uule	of Creditors (Total o	or th	ıs pa	ige)	809.00
-			(Use only on last page of the completed Schedule I	Ξ) 1	ТОТ	ΆL	809.00

(Report total also on Summary of Schedules)

Case 06-12095 Doc 1

Filed 09/25/06 Document

Entered 09/25/06 22:28:05 Desc Main Page 18 of 36

Case No.

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R.Bankr.P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Cneck this box if debtor has no creditors	notaing	g un	secured nonpriority claims to report on this Sche	auie	r.		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>534387</b>		Н	Open account opened 10/03				
American Collections 919 Estes Ct Schaumburg, IL 60193							110.00
Account No. 486236216861		Н	Revolving account opened 3/02				110.00
Capital 1 Bk 11013 W Broad St Glen Allen, VA 23060							555.00
Account No. 299187461833		Н	Open account opened 3/04				
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							
Account No. <b>299187391211</b>		Н	Open account opened 7/03				250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							250.00
Account No. 299187391212		Н	Open account opened 7/03				230.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							250.00
<b>9</b> continuation sheets attached		1	(Total e			otal age)	1,415.00
			(Use only on last page of the completed Schedule	F) <b>T</b>	тот	ΊΑL	

(Report total also on Summary of Schedules)

Page 19 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	O N T I N G E N T	L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>299187498815</b>		Н	Open account opened 6/04				
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							250.00
Account No. <b>299187498778</b>		Н	Open account opened 6/04				
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							
Account No. <b>299187498484</b>		н	Open account opened 6/04				250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			open account opened 6/04				
							250.00
Account No. 299187498483		Н	Open account opened 6/04				
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							050.00
Account No. <b>299187498029</b>		Н	Open account opened 6/04				250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							
		L.					250.00
Account No. 299187498816  Dependon Collection Se		Н	Open account opened 6/04				
7627 W Lake St 210 River Forest, IL 60305							
Account No. <b>299187424917</b>		Н	Open account opened 11/03			$\vdash$	250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							
							250.00
Sheet no <b>1</b> of <b>9</b> sheets attached to	Sche	dule	of (Total			otal age)	1,750.00

Page 20 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 352489461834		Н	Open account opened 3/04					
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							250.00	
Account No. 323474424917		Н	Open account opened 11/03				200.00	
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305								
Account No. <b>323790425233</b>		н	Open account opened 11/03				250.00	
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305		••	open account opened 17703					
222055425400		u	Open account opened 11/03				250.00	
Account No. 323966425409  Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			Open account opened 17/03					
Account No. <b>324100425543</b>		н	Open account opened 11/03				250.00	
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305		Н	п					
		ļ.,	0				250.00	
Account No. 352488461833  Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			Open account opened 3/04					
Account No. 299187425233		н	Open account opened 11/03				250.00	
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305								
							250.00	
Sheet no. 2 of 9 sheets attached to	Sche	dule	of (Total o			otal	1,750.00	

Page 21 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 299187425409		Н	Open account opened 11/03				
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							250.00
Account No. 299187425543		Н	Open account opened 11/03				
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							
Account No. 299187461834		ш	Open account opened 3/04				250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			open account opened 5/04				
							250.00
Account No. 299187462183  Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305		Н	Open account opened 3/04				
Account No. 299187462184		н	Open account opened 3/04				250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							
Account No. 299187462313		н	Open account opened 3/04				250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			open association opened 6/6-7				
							250.00
Account No. 299187462314  Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305		H	Open account opened 3/04				
							250.00
Sheet no. <b>3</b> of <b>9</b> sheets attached to	Sche	lule	of (Total o			otal	1,750.00

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(Report total also on Summary of Schedules)

Page 22 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 299187462545		Н	Open account opened 3/04				
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							250,00
Account No. 299187462999		н	Open account opened 3/04				250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			open association opened 6/0-4				
000407400440			Onen account amonad 2/04	-			250.00
Account No. 299187463149  Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			Open account opened 3/04				050.00
Account No. 299187463458		Н	Open account opened 3/04				250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			<b>Sport account of the sport ac</b>				
Account No. 299187463459		н	Open account opened 3/04				250.00
Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305							
		ļ	10/04				250.00
Account No. 299187463575  Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			Open account opened 3/04				
200407462576		L	Open account opened 3/04	+			250.00
Account No. 299187463576  Dependon Collection Se 7627 W Lake St 210 River Forest, IL 60305			open account opened 3/04				
							250.00
Sheet no <b>4</b> of <b>9</b> sheets attached to Creditors Holding Unsecured Nonpriority Claims	Sche	dule	of (Total			total age)	1,750.00
Creations froming Onsecured Nonphority Claims			(Complete only on last sheet of Schedule				Summary of Schedules)

Page 23 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>8582550</b>		Н	Installment account opened 10/05				
Encore Receivable Mana 400 N Rogers Rd Olathe, KS 66062							556.00
Account No. <b>7996079</b>		Н	Installment account opened 12/04				330.00
Encore Receivable Mana 400 N Rogers Rd Olathe, KS 66062							
Account No. <b>XXX-XX-0747</b>			overdraft checking account				49.00
Hawthorne Credit Union 1519 North Naper Boulevard Naperville, IL 60563			overtiant checking account				980.00
Account No. <b>8033850</b>		Н	Open account opened 6/05				980.00
III Coll Svc 4647 W 103rd St Oak Lawn, IL 60453							200 00
Account No. <b>06 M1 721947</b>	Х	J	Judgment				209.00
Islander, LLC C/O Louis A. Weinstock, Esq. Suite 840, 300 West Adams Street Chicago, IL 60606							3,700.00
Account No. XXX-XX-0747			claim for injuries after vehicular accident				3,100.00
Ladonna Williams C/O Jeffrey D. Schultz, Esq. Suite 6E, 900 West Jackson Boulevard Chicago, IL 60607							4,000.00
Account No. <b>8051540314</b>		Н	Open account opened 6/05				4,000.00
Merchants Cr 223 W Jackson St Suite 900 Chicago, IL 60606							
							204.00
	Sche			of th		otal	

(Report total also on Summary of Schedules)

Page 24 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	C C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. 8518784807		Н	Installment account opened 7/06				
Midland Credit Mgmt 8875 Aero Dr San Diego, CA 92123			·				221.00
Account No. <b>30740140</b>		н	Open account opened 5/06				221.00
Nco- Medcir Pob 41448 Philadelphia, PA 19101			open account opened 5/00				
		ļ.,	0				251.00
Account No. 21964627  Nco- Medclr Pob 41448 Philadelphia, PA 19101		Н	Open account opened 8/04				400.00
Account No. 16609037		Н	Open account opened 4/03				188.00
Nco- Medclr Pob 41448 Philadelphia, PA 19101							
Account No. 2103775473		н	Open account opened 3/04				188.00
Park Dansan Collections 113 W 3rd Ave Gastonia, NC 28052			open asseant opened stor				
		ļ.,	1500				221.00
Account No. 99166 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438		Н	Open account opened 5/06				
Account No. <b>01099</b>		н	Open account opened 5/06				250.00
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438							
							250.00
Sheet no <b>6</b> of <b>9</b> sheets attached to Creditors Holding Unsecured Nonpriority Claims	Sche	dule	of (Total			otal age)	1,569.00
Creations froming Onsecured frompriority Cidillis			(Complete only on last sheet of Schedule				Summary of Schedules)
			(Ren	OI IIO	ıaı al	iso ot	i Summary of Schedules)

Page 25 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

Account No. 02108  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02296  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  250.00  Subtotal				(Continuation Sheet)				
Account No. 01595 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01596 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01596 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01941 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01957 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01957 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01958 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01958 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01958 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02296 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Accoun	INCLUDING ZIP CODE, AND ACCOUNT NUMBER	O D E B T	W J		O N T I N G E N	N L I Q U I D A T E	I S P U T E	AMOUNT OF CLAIM
Rmi/mcsi	Account No. <b>01595</b>		Н	Open account opened 5/06				
Account No. 01596 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01941 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01957 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01957 Account No. 01957 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01958 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01958 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02008 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02296 Rmi/mcsi 348 Ridge Rd Lansing, IL 60438  Account No. 02296 Rmi/mcsi 348 Ridge Rd Lansing, IL 60438  Account No. 02296 Rmi/mcsi 348 Ridge Rd Lansing, IL 60438  Account No. 02296 Rmi/mcsi 348 Ridge Rd Lansing, IL 60438  Account No. 02296 Rmi/mcsi 348 Ridge Rd Lansing, IL	Rmi/mcsi 3348 Ridge Rd							250.00
Rmi/mcsi   3348 Ridge Rd   250.00   2	01506		ш	Open account opened 5/06	+			250.00
Account No. 01941	Rmi/mcsi 3348 Ridge Rd			open account opened 5/00				_
Rmi/mcsi   3348 Ridge Rd   Lansing, IL 60438   250.00	01041		ш	Onen account opened 5/06				250.00
Account No. 01957 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01958 Account No. 01958 Account No. 01958 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02296 Account No. 02296 Account No. 02296 Account No. 02296 Creditors Holding Unsecured Nonpriority Claims  (Complete only on last sheet of Schedule F) TOTAL	Rmi/mcsi 3348 Ridge Rd		• •	open account opened 5/00				250.00
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 01958 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Subtotal Sheet no. 7 of 9 sheets attached to Schedule of (Total of this page)  Creditors Holding Unsecured Nonpriority Claims  (Complete only on last sheet of Schedule F) TOTAL	Account No. 01957		Н	Open account opened 5/06				230.00
Account No. 01958 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Account No. 02206 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02296 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Account No. 02296 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Sheet no. 7 of 9 sheets attached to Schedule of (Total of this page) Creditors Holding Unsecured Nonpriority Claims  (Complete only on last sheet of Schedule F) TOTAL	Rmi/mcsi 3348 Ridge Rd							050.00
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02108 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Account No. 02296 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Account No. 02296 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Sheet no. 7 of 9 sheets attached to Schedule of (Total of this page)  Creditors Holding Unsecured Nonpriority Claims  (Complete only on last sheet of Schedule F) TOTAL	Account No. 01958		н	Open account opened 5/06				250.00
Account No. 02108  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02296  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02296  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02296  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Sheet no	Rmi/mcsi 3348 Ridge Rd							
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Account No. 02296  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  H Open account opened 5/06  Subtotal Sheet no. 7 of 9 sheets attached to Schedule of (Total of this page) Creditors Holding Unsecured Nonpriority Claims  (Complete only on last sheet of Schedule F) TOTAL	20400			Onen account an anal 5/00				250.00
Account No. 02296  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Sheet no. 7 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  (Complete only on last sheet of Schedule F) TOTAL	Rmi/mcsi 3348 Ridge Rd			Open account opened 5/06				
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438  Sheet no	A N. 02296	+	н	Open account opened 5/06				250.00
Subtotal Sheet no. 7 of 9 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims  (Complete only on last sheet of Schedule F) TOTAL	Rmi/mcsi 3348 Ridge Rd			open account opened 5/00				
Sheet no								250.00
(Complete only on last sheet of Schedule F) TOTAL		Sche	dule	of (Total				1,750.00
	Creators froming Chaccard Honpitothy Claims							Summary of Schedules

Page 26 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

			(Continuation Sheet)				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>02297</b>		Н	Open account opened 5/06				
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438							250.00
		ш	Open account opened 5/06	+			250.00
Account No. 02348 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438			Open account opened 5/06				
02007		ш	Open account opened 5/06	+	-		250.00
Account No. 02987  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438			open account opened 5/00				250.00
Account No. <b>02988</b>		Н	Open account opened 5/06	+			250.00
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438							050.00
Account No. <b>03035</b>		н	Open account opened 5/06				250.00
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438							
00000			Onen account anomal F/06	+	-		250.00
Account No. 03066 Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438			Open account opened 5/06				
02544		ш	Open account opened 5/06	+			250.00
Account No. 03511  Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438			open account opened 5/00				
							250.00
Sheet no <b>8</b> of <b>9</b> sheets attached to Creditors Holding Unsecured Nonpriority Claims	Sche	dule	of (Tota			total age)	1,750.00
Creations froming Onsecuted Nonphority Claims			(Complete only on last sheet of Schedul				Summary of Schedules)

Page 27 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E	D I S P U T E D	AMOUNT OF CLAIM
Account No. <b>05723</b>		н	Open account opened 8/05				
Rmi/mcsi 3348 Ridge Rd Lansing, IL 60438			open account opened cros				250.00
A AN							
Account No.	_						
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
Account No.							
				S	Subt	otal	
Sheet no <b>9</b> of <b>9</b> sheets attached to S	chec	lule	of (Total o	f thi	is pa	ige)	250.00
Creditors Holding Unsecured Nonpriority Claims			(Complete only on last sheet of Schedule I	T (5	тот	ΔI	23 432 00

Case 06-12095	Doc 1	Filed 09/25/06	Entered 09/25/06 22:28:05
		Dooumont	Dogo 20 of 26

Document Page 28 of 36

Desc Main

IN RE Williams, Alfred Sr.

Case No.

Debtor(s)

# SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTERES STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.
ander, LLC Be Provided	Apartment lease contract for \$725.00 per month.

Case 06-12095	Doc 1	Filed 09/25/06	Entered 09/25/06 22:28:05	Desc Main
		Document	Page 29 of 36	

IN RE Williams, Alfred Sr.

ent Page 29 01 36

Case No.

Debtor(s)

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
Fina Williams Apartment 3B, 1825 Canal Street Blue Island, IL 60406-2723	Islander, LLC C/O Louis A. Weinstock, Esq. Suite 840, 300 West Adams Street Chicago, IL 60606

Filed 09/25/06 Document

Page 30 of 36

Entered 09/25/06 22:28:05 Desc Main

Case No. \_

IN RE Williams, Alfred Sr.

Debtor(s)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status		DEPENDENTS OF DEBTOR AND SPOUSE					
Married	RELATIONSHIP Son Daughter Daughter Daughter Wife		AGE 16 13 10 8 35				
EMPLOYMENT:	DEBTOR		SPOUSE				
Occupation Name of Employer How long employed Address of Employer	Computer Programmer American Bar Association Eight Years 321 North Clark Street Chicago, IL 60610-4714	Housewife					

NCOME: (Estimate of average monthly income)		DEBTOR	SPOUSE
. Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$	<b>3,286.94</b> \$	
. Estimated monthly overtime	\$	\$	
. SUBTOTAL	\$	3,286.94 \$	0.00
. LESS PAYROLL DEDUCTIONS			
a. Payroll taxes and Social Security	\$	622.34 \$	
b. Insurance	\$	247.76 \$	
c. Union dues	\$	\$	
d. Other (specify)	_ \$	\$	
	_ <u>\$</u>		
. SUBTOTAL OF PAYROLL DEDUCTIONS	\$	<u>870.10</u> \$	0.00
. TOTAL NET MONTHLY TAKE HOME PAY	\$	2,416.84 \$	0.00
. Regular income from operation of business or profession or farm (attach detailed statement)	) \$	\$	
. Income from real property	\$	<u> </u>	
. Interest and dividends	\$	\$	
0. Alimony, maintenance or support payments payable to the debtor for the debtor's use or			
nat of dependents listed above	\$	\$	
1. Social Security or other government assistance	_		
(Specify)	_ \$	\$	
		\$	
2. Pension or retirement income	<b>&gt;</b>	<b>p</b>	
3. Other monthly income (Specify)	•	¢	
	- <del>•</del>	φ	
	_\$	\$	
	•		
4. SUBTOTAL OF INCOME REPORTED ON LINES 7 THROUGH 13	JD .		

**16. TOTAL COMBINED MONTHLY INCOME \$ \_\_\_\_\_2,416.84** (Report also on Summary of Schedules)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

Page 31 of 36

IN RE Williams, Alfred Sr.

\_\_\_ Case No. \_\_\_

Debtor(s)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bior annually to show monthly rate.	weekly, quarterly	y, semi-annually,
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separate	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	725.00
a. Are real estate taxes included? Yes No	Ψ	
b. Is property insurance included? Yes No		
2. Utilities:		
a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	
c. Telephone	\$	80.00
d. Other Haircuts & Personal Hygiene	\$	60.00
	\$	
3. Home maintenance (repairs and upkeep)	\$	
4. Food 5. Clothing	\$	500.00 100.00
6. Laundry and dry cleaning	<b>3</b>	70.00
7. Medical and dental expenses	ф —	50.00
8. Transportation (not including car payments)	Φ	150.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	130.00
10. Charitable contributions	\$	
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	
a. Homeowner's or renter's	\$	
b. Life	\$	
c. Health	\$	
d. Auto	\$	66.00
e. Other	\$	
	\$	
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	
	\$	
13. Installment payments (in chapter 11, 12 and 13 cases, do not list payments to be included in the plan)	Φ.	
a. Auto		
b. Other c. Other	\$	
14. Alimony, maintenance, and support paid to others	——  • ——	
15. Payments for support of additional dependents not living at your home	φ	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	
17. Other	\$ ——	
	\$	
	\$	
18. TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,001.00
19. Describe any increase or decrease in expenditures anticipated to occur within the year following the filing this document:  None	; of	
20. STATEMENT OF MONTHLY NET INCOME		
a. Total monthly income from Line 16 of Schedule I	\$	2,416.84
b. Total monthly expenses from Line 18 above	\$	2,001.00
c. Monthly net income (a. minus b.)	\$	415.84

Case 06-12095 Doc 1 Filed 09/25/06 Entered 09/25/06 22:28:05 Desc Main Page 32 of 36

\_ Case No. \_\_

IN RE Williams, Alfred Sr.

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Debtor(s)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

	have read the foregoing summary and schedules, consisting of 22 sheets, and that (Total shown on summary page plus 1)
they are true and correct to the best of m	y knowledge, information, and belief.
Date: September 25, 2006	Signature: /s/ Alfred Williams, Sr.
	Alfred Williams, Sr. Debtor
Date:	Signature:
	(Joint Debtor, if any) [If joint case, both spouses must sign.]
DECLARATION AND SIGNAT	URE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
compensation and have provided the debtor and 342 (b); and, (3) if rules or guidelines h	I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), ave been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by e debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting ection.
Printed or Typed Name and Title, if any, of Bankru If the bankruptcy petition preparer is not as responsible person, or partner who signs the	a individual, state the name, title (if any), address, and social security number of the officer, principal,
Address	
Signature of Bankruptcy Petition Preparer	Date
Names and Social Security numbers of all oth is not an individual:	er individuals who prepared or assisted in preparing this document, unless the bankruptcy petition preparer
If more than one person prepared this docum	ent, attach additional signed sheets conforming to the appropriate Official Form for each person.
A bankruptcy petition preparer's failure to c imprisonment or both. 11 U.S.C. § 110; 18	comply with the provision of title $11$ and the Federal Rules of Bankruptcy Procedure may result in fines or U.S.C. $\S$ 156.
DECLARATION UNDER P	ENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP
I, the	(the president or other officer or an authorized agent of the corporation or a rtnership) of theebtor in this case, declare under penalty of perjury that I have read the foregoing summary and
(corporation or partnership) named as d schedules, consisting of	ebtor in this case, declare under penalty of perjury that I have read the foregoing summary and sheets, and that they are true and correct to the best of my knowledge, information, and belief.
Date:	Signature:
	(Print or type name of individual signing on behalf of debtor)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

#### Case 06-12095 Doc 1 Filed 09/25/06 Entered 09/25/06 22:28:05 Desc Main

Document Page 33 of 36 United States Bankruptcy Court

# **Northern District of Illinois**

IN RE:		Case No.
Williams, Alfred Sr.		Chapter 13
·	Debtor(s)	•

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 -25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

0.00 2006: approx. \$27,000.00; 2005: approx. \$36,000.00; and 2004: approx. \$29,500.00.

#### 2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

## 3. Payments to creditors

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Case 06-12095			Entered 09/25/06 22:2 Page 34 of 36	28:05	Desc Main
None	preceding the commencement of	rimarily consumer do the case if the aggregapter 12 or chapter 13	ebts: List each ate value of all p 3 must include p	payment or other transfer to any croperty that constitutes or is affect or one and other transfers by eit	ed by such	n transfer is not less than \$5,000.
None		ed debtors filing und	er chapter 12 or	preceding the commencement of chapter 13 must include payments betition is not filed.)		
4. Sui	its and administrative proceeding	ıgs, executions, garı	nishments and	attachments		
None		ors filing under chapte	er 12 or chapter	is or was a party within <b>one year</b> 13 must include information concint petition is not filed.)		
AND Islan	TION OF SUIT CASE NUMBER der, LLC v. Alfred Williams , 06 M1 721947	NATURE OF PRO Complaint to Co		COURT OR AGENCY AND LOCATION Circuit Court of Cook Co Municipal Division, First		STATUS OR DISPOSITION Judgment
None	the commencement of this case.	(Married debtors fili	ing under chapt	nder any legal or equitable process er 12 or chapter 13 must include in ouses are separated and a joint peti	nformatio	n concerning property of either
5. Re	possessions, foreclosures and re	turns				
None	the seller, within one year imme	ediately preceding the	e commenceme	eclosure sale, transferred through a nt of this case. (Married debtors fi hether or not a joint petition is file	ling unde	r chapter 12 or chapter 13 must
	signments and receiverships  a. Describe any assignment of pr	operty for the benefit	of creditors ma	ide within <b>120 days</b> immediately p	receding	the commencement of this case.

(Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and joint petition is not filed.)

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# 7. Gifts

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

### 10. Other transfers

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 06-12095	Doc 1	Filed 09/25/06	Entered 09/25/06 22:28:05	Desc Main
		Document	Page 35 of 36	

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

#### 11. Closed financial accounts

None List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION Hawthorne Credit Union 1519 North Naper Boulevard Naperville, IL 60563 TYPE AND NUMBER OF ACCOUNT
AND AMOUNT OF FINAL BALANCE
Checking account

AMOUNT AND DATE OF SALE
OR CLOSING
(\$980.00): 11/2005

#### 12. Safe deposit boxes

None List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None If debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana,

Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Case 06-12095	Doc 1	Filed 09/25/06	Entered 09/25/06 22:28:05	Desc Main
		Document	Page 36 of 36	

#### 18. Nature, location and name of business

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date: September 25, 2006	Signature /s/ Alfred Williams, Sr.	
<u> </u>	of Debtor	Alfred Williams, Sr.
Date:	Signature	
	of Joint Debtor	
	(if any)	
	<b>0</b> continuation pages attached	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. § 152 and 3571.